



Federal Housing Finance Agency

Constitution Center

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April 27, 2019

Dear Ms. Dortch:

On Thursday, April 25, 2019 staff of the Federal Housing Finance Agency ("FHFA") and I met with Federal Communications Commission staff Mark Stone, Kurt Schroeder, Rick Mallen, Kristie Thornton, and Marlena Barzilia regarding Federal Housing Finance Agency Petition for Clarification or, in the Alternative, Declaratory Ruling, CG Docket No. 02-278 (filed Nov. 15, 2017).

During this meeting, FHFA sought to re-emphasize the ongoing need for clarification or a declaratory ruling on the issues raised as highlighted by new disasters and emergencies that have occurred adversely impacting homeowners. The need to reach homeowners to assist them during a period of stress to secure assistance or guidance remains a critical matter. In reviewing events since the filing of FHFA's petition, FHFA noted forest fires, multiple hurricanes, and various floods that have affected thousands of homeowners who desire information about payments on their mortgages or programs that permit them to suspend payments or even restructure their loans through modification programs. These calls do not solicit purchase of products, do not continue beyond the period of which an emergency situation affects such homeowners and are conducted through responsible calling firms under the direction of Freddie Mac and Fannie Mae approved servicers who must follow Enterprise guidelines.

FHFA reiterated other points raised in its Petition for Clarification or Declaratory Ruling Under the Telephone Protection Act of 1991 released on November 17, 2017, in which FHFA asked the Commission to "clarify that calls made by mortgage holders to borrowers in disaster-affected areas, where the called individual previously approved the phone number, fit 'within the scope of consent' under the Telephone Consumer Protection Act and a 2016 Commission declaratory ruling."

As shared in our meeting, FHFA considers this matter to be very important and requests a response from the Commission so that Fannie Mae and Freddie Mac can effectively continue their individual and collective work of helping homeowners stay in their homes.

I submit this notice of ex parte communication pursuant to Section 1.1206(b) of the Commission's rules.

With all best wishes, I am

Sincerely,



Alfred M. Pollard
General Counsel